

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH M. CAVLOVICH
MELANIE S. CAVLOVICH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.: 14-24444

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/06/2014 and confirmed on 12/8/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		92,029.35
Less Refunds to Debtor	1,438.40	
TOTAL AMOUNT OF PLAN FUND		90,590.95

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	3,767.52	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,767.52

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4837	0.00	38,547.38	0.00	38,547.38
	PNC BANK NA Acct: 2540	0.00	16,877.00	0.00	16,877.00
	PNC BANK NA Acct: 4837	57.89	57.89	0.00	57.89
	PNC BANK NA Acct: 2540	23.00	23.00	0.00	23.00
	ALLY FINANCIAL SERVICED BY ALLY SEF Acct: 3155	5,936.76	5,936.76	0.00	5,936.76
					61,442.03

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	JOSEPH M. CAVLOVICH Acct:	0.00	0.00	0.00	0.00
	JOSEPH M. CAVLOVICH Acct:	1,438.40	1,438.40	0.00	0.00
	STEIDL & STEINBERG Acct:	2,000.00	2,000.00	0.00	0.00

*** N O N E ***

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 9602	1,297.41	421.88	0.00	421.88
	BP/AMOCO Acct: XXX1815	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 7654	2,792.14	907.92	0.00	907.92
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 9323	4,492.31	1,460.76	0.00	1,460.76
	CAPITAL ONE(*) Acct: XXX7973	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC	5,024.26	1,633.74	0.00	1,633.74

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0176				
	PRA/PORTFOLIO RECOVERY ASSOC	585.52	190.39	0.00	190.39
	Acct: 6322				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: XXX0313				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,708.04	555.40	0.00	555.40
	Acct: 9244				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct: XXX8442				
	DELL FINANCIAL SERVICES LLC	5,760.36	1,873.10	0.00	1,873.10
	Acct: 5383				
	PRA/PORTFOLIO RECOVERY ASSOC	1,070.84	348.21	0.00	348.21
	Acct: 7969				
	PRA/PORTFOLIO RECOVERY ASSOC	1,425.62	463.57	0.00	463.57
	Acct: 0949				
	CERASTES LLC	6,894.67	2,241.94	0.00	2,241.94
	Acct: 5472				
	CAPITAL ONE NA**	1,238.84	402.83	0.00	402.83
	Acct: 1907				
	LITHOLINK CORP	0.00	0.00	0.00	0.00
	Acct: ?				
	PRA/PORTFOLIO RECOVERY ASSOC	2,121.48	689.84	0.00	689.84
	Acct: 1579				
	MED EXPRESS BILLING	0.00	0.00	0.00	0.00
	Acct: XXX3908				
	US DEPARTMENT OF EDUCATION	28,128.55	9,146.56	0.00	9,146.56
	Acct: 3759				
	CAVALRY SPV I LLC - ASSIGNEE(*)	4,578.68	1,488.85	0.00	1,488.85
	Acct: 1854				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX4456				
	QUANTUM3 GROUP LLC AGNT - MOMA F	4,786.45	1,556.41	0.00	1,556.41
	Acct: 7898				
	UPMC PASSAVANT HOSPITAL	0.00	0.00	0.00	0.00
	Acct: ?				
	UPMC PHYSICIAN SERVICES++	0.00	0.00	0.00	0.00
	Acct: ?				
	UPMC PHYSICIAN SERVICES++	0.00	0.00	0.00	0.00
	Acct: XXX1000				
	UPMC REHABILITATION	0.00	0.00	0.00	0.00
	Acct: ?				
	UPMC/SHADYSIDE HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXX3168				
	UPMC REHABILITATION	0.00	0.00	0.00	0.00
	Acct: XXX3150				
	UPMC REHABILITATION	0.00	0.00	0.00	0.00
	Acct: XXX3028				
	STEPT & ARNHEIM UROLOGIC ASSOC	0.00	0.00	0.00	0.00
	Acct: XXX4993				
					23,381.40

TOTAL PAID TO CREDITORS

84,823.43

TOTAL	
CLAIMED	0.00
PRIORITY	6,017.65
SECURED	71,905.17

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSEPH M. CAVLOVICH
MELANIE S. CAVLOVICH
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-24444

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 8

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph M. Cavlovich
Melanie S. Cavlovich
DebtorsCase No. 14-24444-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 3
Total Noticed: 50

Date Rcvd: Mar 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2020.

db/jdb
13950897 +Joseph M. Cavlovich, Melanie S. Cavlovich, 10 Christler Street, Pittsburgh, PA 15223-2039
13981923 Best Buy Credit Serives, PO Box 183195, Columbus, OH 43218-3195
13950905 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13950906 +Children's Hospital of Pittsburgh of UPM, P.O. Box 382059, Pittsburgh, PA 15250-0001
+Childrens Hospital of Pittsburgh, c/o State Collection Service, 2509 S. Stoughton Rd.,
Madison, WI 53716-3314
13994220 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13950912 Home Depot Services, PO Box 182676, Columbus, OH 43218-2676
13950913 Juniper, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
13950916 #+Litholink Corporation, 2250 West Campbell Park Drive, Chicago, IL 60612-3502
13950917 Lowe's/GERCB, P.O. Box 530914, Atlanta, GA 30353-0914
13950918 +Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
13950922 NCO Financial Systems, Inc., Payment Services, PO Box 60500,
City of Industry, CA 91716-0500
13990888 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
13950925 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
13950924 +PNC Bank, 3232 Newark Drive, Miamisburg, OH 45342-5421
13983786 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
13950926 PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
13950927 Sam's Club/GERCB, PO Box 530942, Atlanta, GA 30353-0942
13950929 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
13950931 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170
13950932 UPMC Passavant, PO Box 382059, Pittsburgh, PA 15250-8059
13950933 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13950935 +UPMC Presbyterian-Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001
13950937 +UPMC St. Margaret, P. O. Box 382059, Pittsburgh, PA 15250-0001
13950939 Urologic Associtaes of Western PA, 200 Delafield Rd., Suite 3060,
Pittsburgh, PA 15215-3235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13950895 E-mail/Text: kristin.villneauve@allianceoneinc.com Mar 25 2020 03:50:52
AllianceOne Reevivables Management, Inc., PO Box 3111, Southeastern, PA 19398-3111
13950896 +E-mail/Text: ally@ebn.phinsolutions.com Mar 25 2020 03:50:52 Ally Bank, P.O. Box 130424,
Roseville, MN 55113-0004
13962747 E-mail/Text: ally@ebn.phinsolutions.com Mar 25 2020 03:50:52
Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13974334 +E-mail/Text: bncmail@w-legal.com Mar 25 2020 03:51:45 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13950899 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 25 2020 03:55:00
Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950903 E-mail/PDF: gecsed@recoverycorp.com Mar 25 2020 03:55:26 Care Credit/GERCB,
GE Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
13950904 +E-mail/Text: bankruptcy@cavps.com Mar 25 2020 03:51:48 Cavalary Portfolio Services,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
13951478 +E-mail/Text: bankruptcy@cavps.com Mar 25 2020 03:51:48 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13950907 +E-mail/Text: mediamanagers@clientservices.com Mar 25 2020 03:50:53 Client Services,
3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
13950908 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 25 2020 03:51:07 Comenity - Giant Eagle,
PO Box 659584, San Antonio, TX 78265-9584
13950909 E-mail/PDF: creditonebknofications@resurgent.com Mar 25 2020 03:54:21 Credit One Bank,
PO Box 60500, City of Industry, CA 91716-0500
13950910 E-mail/PDF: DellBKNofications@resurgent.com Mar 25 2020 03:54:23 Dell Preferred Account,
Payment Processing Center, PO Box 6403, Carol Stream, IL 60197-6403
13950911 +E-mail/PDF: gecsed@recoverycorp.com Mar 25 2020 03:55:26 GERCB/Amazon, PO Box 960013,
Orlando, FL 32896-0013
13950898 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 25 2020 03:55:00 BP,
Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
13950928 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 25 2020 03:55:42 Slate from Chase,
Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
13950914 E-mail/Text: bncnotices@becket-lee.com Mar 25 2020 03:50:57 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983
13950915 +E-mail/Text: bankruptcy@affglo.com Mar 25 2020 03:51:36 Leading Edge Recovery Solutions,
PO Box 129, Linden, MI 48451-0129
13950919 +E-mail/Text: rcpsbankruptcy@parallon.com Mar 25 2020 03:52:15 Medicrodit,
PO Box 1629, Maryland Heights, MO 63043-0629
13950923 E-mail/Text: electronicbkydocs@nelnet.net Mar 25 2020 03:51:43 Nelnet, P.O. Box 82561,
Lincoln, NE 68501-2561
13993643 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 25 2020 03:54:19
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 3
Total Noticed: 50

Date Rcvd: Mar 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13955298 E-mail/Text: bnc-quantum@quantum3group.com Mar 25 2020 03:51:16
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14239646 E-mail/Text: bnc-quantum@quantum3group.com Mar 25 2020 03:51:16
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13967068 +E-mail/Text: bncmail@w-legal.com Mar 25 2020 03:51:45 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13950936 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 25 2020 03:51:59 UPMC Shadyside,
Quantum I Building, Third Floor, Distribution Room #386, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348
13958516 +E-mail/Text: electronicbkydocs@nelnet.net Mar 25 2020 03:51:43 US Department of Education,
c/o Nelnet, 3015 South Parker Road Suite 400, Aurora, CO 80014-2904

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
cr PNC Bank, National Association
cr* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13950900* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950901* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950902* Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
13950920* Mediacredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
13950921* Mediacredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
13950930* +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
13950934* UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13950938* +UPMC St. Margaret, P. O. Box 382059, Pittsburgh, PA 15250-0001

TOTALS: 2, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

David Neeren on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dneeren@rasnj.com
David Neeren on behalf of Creditor PNC Bank, National Association dneeren@rasnj.com
David Neeren on behalf of Creditor PNC BANK N.A. dneeren@rasnj.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgrou@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Joseph M. Cavlovich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl on behalf of Joint Debtor Melanie S. Cavlovich
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren Berschler Karl on behalf of Creditor PNC BANK N.A. lkarl@rascrane.com,
lbkarl03@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION swinneg@udren.com,
cblack@udren.com

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 3 of 3
Total Noticed: 50

Date Rcvd: Mar 24, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 10